

EXHIBIT

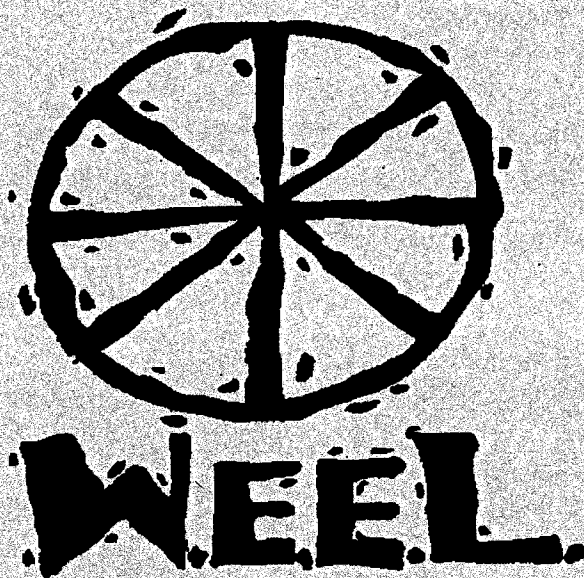
14

DATE

2-21-07

HB

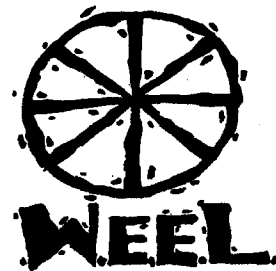
HB 577



House Bill 577
Children's Health Care Act

For More Information Please Contact Olivia Riutta 465-5145

To: House Human Services
From: WEEL – Olivia Riutta – oriutta@weelempowers.org, 406.495.0497.
Date: February 21, 2007
Re: House Bill 577 – Children's Health Care Act



Mr. Chairman and members of the committee.

I am here today as a representative of WEEL. We are a state based non-profit organization that is made up of low-income Montanans and those who support us. We provide direct advocacy for our low-income neighbors.

Currently in Montana there are 37,000 uninsured children. We are unique in that, our uninsured rates among our kids have actually increased while the rest of the country has held steady. Over 90% of the uninsured kids come from families where at least one parent works. Families in Montana cannot afford health insurance for their children because it is too expensive.

Insurance costs 32% of the median family income for a family of four in Montana. And since 2000, health insurance premiums for family coverage have increased 87%. Insurance premiums have increase at a much greater rate than inflation or workers' earnings.

As insurance rates increase, businesses are paying more, but are also cost shifting to employees. Over 35% of Montanans work at a business with fewer than ten employees, these are small businesses that can't afford such drastic increases in premiums. Over 75% of MT firms that do not offer health insurance cite cost as the main obstacle. The Children's Health Care Act would create greater access to health care for Montana's families

HB 577 is a smart investment because advocates for an investment in health care up front, at the most cost effective time. We start kids out healthy and keep them that way. Uninsured kids have unmet health needs: less than half (46%) of uninsured children had a well-child visit in the last year. Uninsured kids are nearly five times more likely to have at least one unmet health care need, compared to children with health insurance.

This is a bipartisan issue because families are struggling with covering their children in both Republican and Democratic districts.

HB 577 is a smart investment in the health of Montana's kids as well as our economy. I urge a due pass.

Thank you,

Olivia Riutta

Montana's Uninsured Children

There are 228,000 children under the age of 19 in Montana.

Of these children, about 1 in 6 has no health insurance.

What Do We Know about Uninsured Children?

sample sizes are too small to report details about Montana's uninsured children, we know a great deal about the nation's uninsured children in general.

Most uninsured children, by far, are members of working families

- 88 percent of uninsured children live in working families.

Younger children without insurance can miss out on a healthy start in life

- 10 percent of children under the age of 6 are uninsured.

Insurance is also important for older children, who are at greater risk for accidents and sports injuries

- 11 percent of children between the ages of 6 and 12 are uninsured; 14 percent of those between the ages of 13 and 18 are uninsured.

Children in low-income families are significantly more likely to be uninsured than those in higher-income families

- 72 percent of uninsured children live in families with incomes at or below twice the federal poverty level (less than \$33,200 for a family of three in 2006).

How many is that?

Montana's uninsured children could . . .

. . . stretch

28

miles if they held hands



. . . fill

673

school buses



. . . form

4,111

little league teams

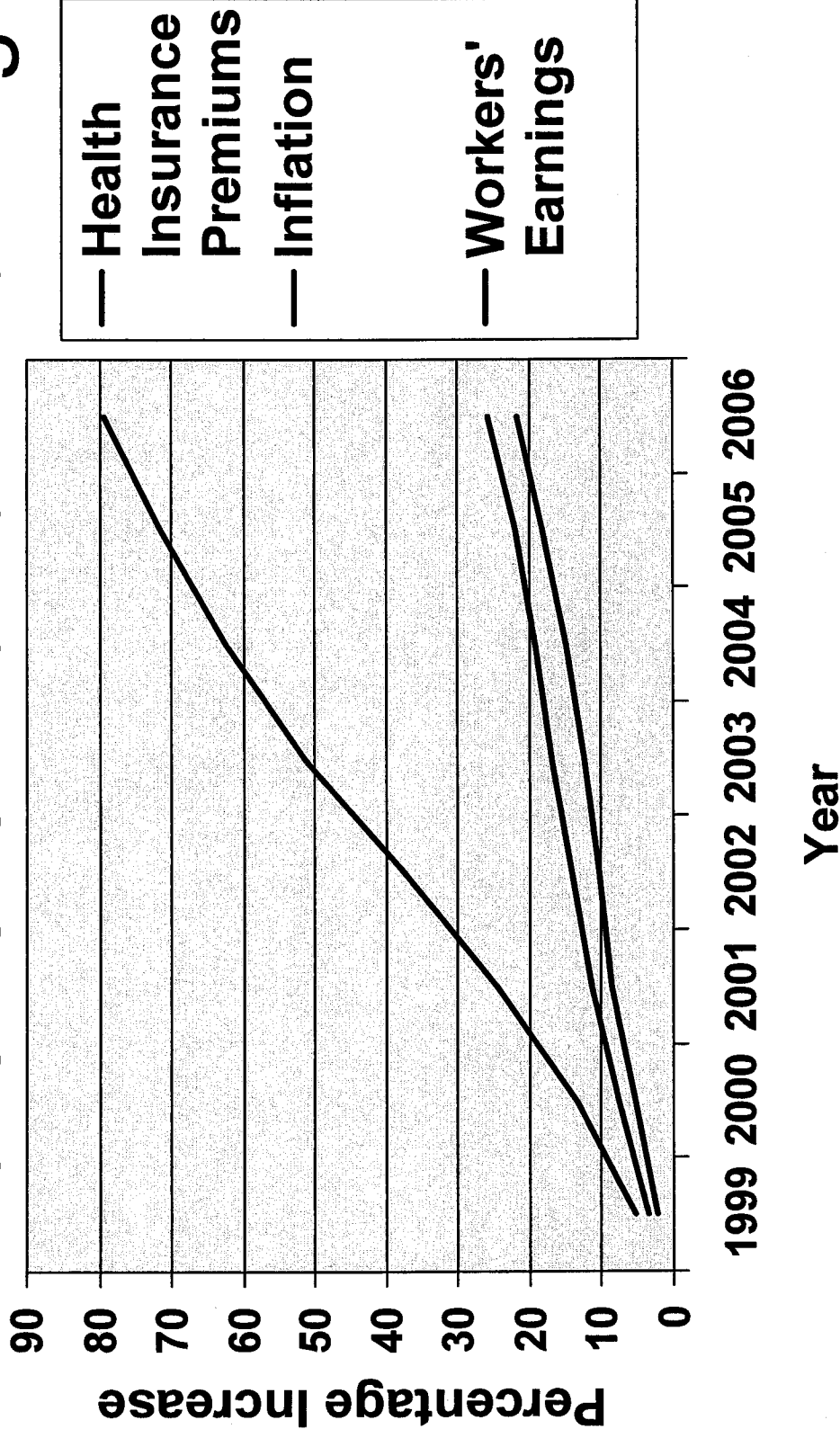


Source information is available on the campaign's Web site at
www.childrenshealthcampaign.org.

Written by Families USA for the Campaign for Children's Health Care

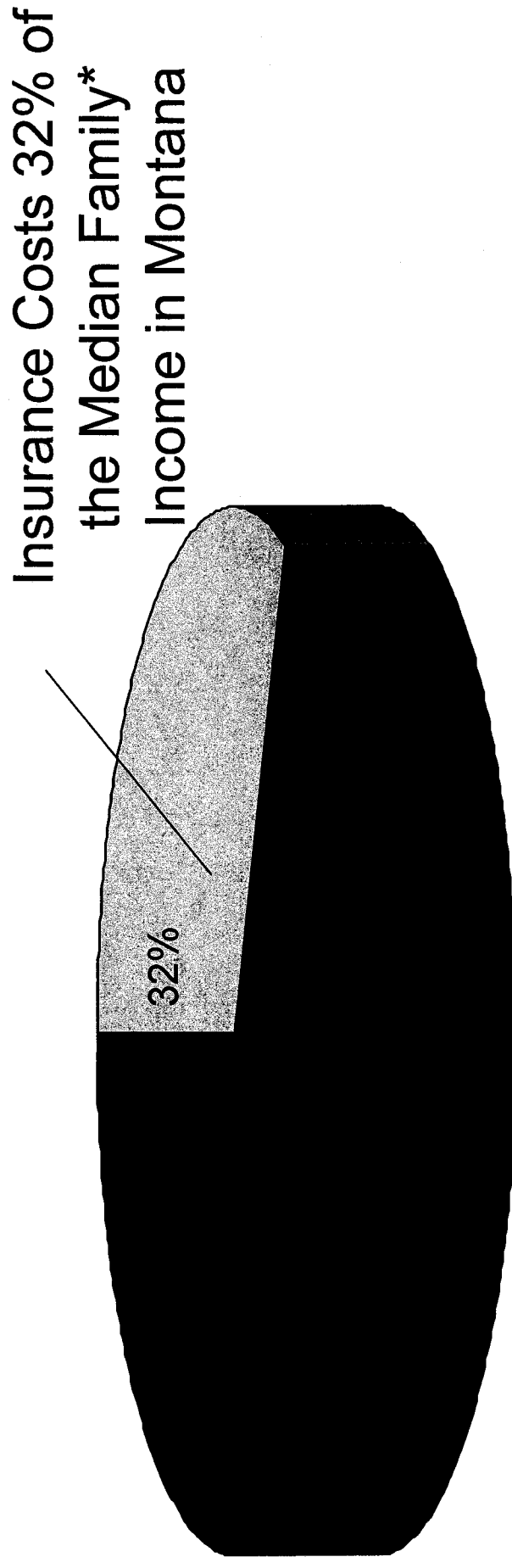
September 2006

Insurance Premium Increases vs. Inflation and Workers' Earnings



In 2006, the average annual premium for employer-sponsored coverage reached \$11,480 for a family of four.

How Much Does Insurance Cost for Montana Families?



Since 2000, health insurance premiums for family coverage have increased 87%

*\$35,201 for a family of four

Kaiser Family Foundation, 2006